

RECEIVED
CENTRAL FAX CENTER

MAY 28 2008

**HUNTON &
WILLIAMS**HUNTON & WILLIAMS LLP
RIVERFRONT PLAZA, EAST TOWER
951 BYRD STREET
RICHMOND, VA 23219-4074TEL 804 • 788 • 8200
FAX 804 • 788 • 8218

FAX

TO NAME Ojo O. Oyebisi
FIRM
FAX NO.: 571-273-8300
PHONE NO.: 571-272-8298

PAGES (INCLUDING COVER): 02

FROM NAME: Shelley L. Spalding, Esq.
DIRECT DIAL: 804-788-8216

MESSAGE Control No. 10/058318

IF PROBLEM WITH TRANSMISSION, PLEASE CONTACT OPERATOR AT 804 • 788 • 8670.

FAX ID: 103483D61E468B6
DATE: Wednesday, May 28, 2008
TIME: 1:45:06 PM

CLIENT/MATTER NO.: 99997.024378

This communication is confidential and is intended to be privileged pursuant to applicable law. If the reader of this facsimile is not the intended recipient, or the employee or agent responsible to deliver it to the intended recipient, you are hereby notified that any dissemination, distribution or copying of this facsimile is strictly prohibited. If you have received this facsimile in error, please notify Hunton & Williams LLP immediately by telephone (877-374-4937) and by electronic mail to: help_desk@hunton.com and then return the original facsimile to the above address via the U.S. Postal Service and delete all copies and back-ups thereof.

RECEIVED
CENTRAL FAX CENTER

MAY 28 2008

Example 1

Mortgage Servicing Fee equals 0.125% per annum of
OUTSTANDING PRINCIPAL --

Assume \$100 million of mortgage loans as of May 1

Assume that in May \$50 million of mortgage loans prepay

Assume that in June no mortgage loans prepay

Fee for May is \$100 million times 0.125% divided by 12 equals
\$10,416

Fee for June is \$50 million (June 1 loan balance) times 0.125%
divided by 12 equals \$5,208

Example 2

Mortgage Servicing Fee equals 0.125% per annum of PRINCIPAL
and INTEREST PAID

Assume \$100 million of 6% mortgage loans as of May 1

Assume that in May \$50 million of mortgage loans prepay

Assume that in June no mortgage loans prepay

Fee for May is 0.125% times \$500,000 interest paid equals \$625
Plus for May 0.125% times \$50 million of principal paid equals
\$62,500

Total fee for May is \$63,125

Fee for June is 0.125% times \$250,000 interest paid equals \$312

Plus for May 0.125% times 0 principal paid \$0

Total fee for June is \$312